

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: § Case No. 08-73072 MLB
ANDERSON, RUSSELL W §
ANDERSON, NATALIE A §
Debtor(s) §
§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DANIEL M. DONAHUE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 1,517,050.00	Assets Exempt: 0.00
Total Distributions to Claimants: 9,945.96	Claims Discharged Without Payment: 57,882.64
Total Expenses of Administration: 3,630.88	

3) Total gross receipts of \$ 13,576.84 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 13,576.84 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 1,422,415.80	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	3,630.88	3,630.88	3,630.88
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	42,798.66	25,029.94	25,029.94	9,945.96
TOTAL DISBURSEMENTS	\$ 1,465,214.46	\$ 28,660.82	\$ 28,660.82	\$ 13,576.84

4) This case was originally filed under chapter 7 on 09/24/2008 . The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/17/2009 By: /s/DANIEL M. DONAHUE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Income Tax Refunds	1224-000	13,575.66
Post-Petition Interest Deposits	1270-000	1.18
TOTAL GROSS RECEIPTS		\$ 13,576.84

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ASC PO Box 1820 Newark, NJ 07101		228,000.00	NA	NA	0.00
Aurora Loan Service PO Box 5180 Denver, CO 80217		285,000.00	NA	NA	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Chase 3415 Vision Drive Columbus, OH 43219		28,413.00	NA	NA	0.00
Chase 3415 Vision Drive Columbus, OH 43219		238,534.00	NA	NA	0.00
EMC Mortgage PO Box 660753 Dallas, TX 75266		285,000.00	NA	NA	0.00
Fairway Preserve at Olde Cypress 7995 Preserve Circle Naples, FL 34119		4,144.10	NA	NA	0.00
Fairway Preserve at Olde Cypress 7995 Preserve Circle Naples, FL 34119		4,144.10	NA	NA	0.00
Fairway Preserve at Olde Cypress 7995 Preserve Circle Naples, FL 34119		4,144.10	NA	NA	0.00
Fairway Preserve at Olde Cypress 7995 Preserve Circle Naples, FL 34119		4,144.10	NA	NA	0.00
GMAC PO Box 9001719 Louisville, KY 40290		56,830.92	NA	NA	0.00
Select Portfolio Servicing, Inc. PO Box 65450 Salt Lake City, UT 84165		227,347.65	NA	NA	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Select Portfolio Servicing, Inc. PO Box 65450 Salt Lake City, UT 84165		56,713.83	NA	NA	0.00
TOTAL SECURED CLAIMS		\$ 1,422,415.80	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DANIEL M. DONAHUE, TRUSTEE	2100-000	NA	2,107.64	2,107.64	2,107.64
MCGREEVY WILLIAMS	3110-000	NA	1,460.00	1,460.00	1,460.00
MCGREEVY WILLIAMS	3120-000	NA	63.24	63.24	63.24
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 3,630.88	\$ 3,630.88	\$ 3,630.88

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
American Express PO Box 0001 Los Angeles, CA 90096		4,334.58	NA	NA	0.00
Bank of America PO Box 15726 Wilmington, DE 19886		6,544.41	NA	NA	0.00
Citi Advantage PO Box 6000 The Lakes, NV 89163		2,597.39	NA	NA	0.00
Citi Cards PO Box 688912 Des Moines, IA 50368		15,247.16	NA	NA	0.00
Discover PO Box 30395 Salt Lake City, UT 84130		9,585.06	NA	NA	0.00
JC Penney PO Box 960090 Orlando, FL 32896		645.08	NA	NA	0.00
Jarrard PO Box 740425 Cincinnati, OH 45274		1,055.34	NA	NA	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Retail Services PO Box 17298 Baltimore, MD 21297		989.46	NA	NA	0.00
Wickes Furniture Citi Financial Retail Services PO Box 183041 Columbus, OH 43218		1,800.18	NA	NA	0.00
AMERICAN EXPRESS CENTURION BANK	7100-000	NA	4,449.19	4,449.19	1,767.94
AMERICAN EXPRESS TRAVEL RELATED SVC	7100-000	NA	520.72	520.72	206.91
CITIFINANCIAL INC	7100-000	NA	1,782.18	1,782.18	708.17
DISCOVER BANK/DFS SERVICES LLC	7100-000	NA	10,551.21	10,551.21	4,192.66
FIA CARD SERVICES, NA/BANK OF AMERI	7100-000	NA	7,205.23	7,205.23	2,863.09
RECOVERY MANAGEMENT SYSTEMS CORPORA	7100-000	NA	521.41	521.41	207.19
TOTAL GENERAL UNSECURED CLAIMS		\$ 42,798.66	\$ 25,029.94	\$ 25,029.94	\$ 9,945.96

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit 8

Case No: 08-73072 MLB Judge: MANUEL BARBOSA
Case Name: ANDERSON, RUSSELL W
ANDERSON, NATALIE A
For Period Ending: 06/10/09

Trustee Name: DANIEL M. DONAHUE
Date Filed (f) or Converted (c): 09/24/08 (f)
341(a) Meeting Date: 10/23/08
Claims Bar Date: 03/05/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 381 Winslow Way, Lake in the Hills, IL	300,000.00	0.00	DA	0.00	FA
2. Unit 735, 7965 Preserve Circle, Naples, FL	285,000.00	0.00	DA	0.00	FA
3. Unit 716, 7965 Preserve Circle, Naples, FL	285,000.00	0.00	DA	0.00	FA
4. Unit 623, 7965 Preserve Circle, Naples, FL	285,000.00	0.00	DA	0.00	FA
5. Unit 615, 7965 Preserve Circle, Naples, FL	285,000.00	0.00	DA	0.00	FA
6. Cash on hand	50.00	0.00	DA	0.00	FA
7. Checking Account	300.00	0.00	DA	0.00	FA
8. Household goods and furnishings	1,000.00	0.00	DA	0.00	FA
9. Pictures	200.00	0.00	DA	0.00	FA
10. Wearing Apparel	100.00	0.00	DA	0.00	FA
11. Jewelry	750.00	0.00	DA	0.00	FA
12. Golf clubs (2 sets)	150.00	0.00	DA	0.00	FA
13. Prudential 401k	60,000.00	0.00	DA	0.00	FA
14. 2003 Mercedes Benz	8,500.00	0.00	DA	0.00	FA
15. 1990 Mustang	5,000.00	0.00	DA	0.00	FA
16. 1999 Ford Expedition	1,000.00	0.00	DA	0.00	FA
17. Income Tax Refunds (u)	Unknown	13,575.66		13,575.66	FA
18. Post-Petition Interest Deposits (u)	Unknown	Unknown		1.18	FA

TOTALS (Excluding Unknown Values)	\$1,517,050.00	\$13,575.66		\$13,576.84	Gross Value of Remaining Assets
					\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit 8

Case No: 08-73072 MLB Judge: MANUEL BARBOSA
Case Name: ANDERSON, RUSSELL W
ANDERSON, NATALIE A

Trustee Name: DANIEL M. DONAHUE
Date Filed (f) or Converted (c): 09/24/08 (f)
341(e) Meeting Date: 10/23/08
Claims Bar Date: 03/05/09

Final report has been submitting for approval.

Initial Projected Date of Final Report (TFR): 07/01/09

Current Projected Date of Final Report (TFR): 07/01/09

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit 9

Case No: 08-73072 -MLB
Case Name: ANDERSON, RUSSELL W
ANDERSON, NATALIE A
Taxpayer ID No: *****8206
For Period Ending: 06/10/09

Trustee Name: DANIEL M. DONAHUE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1172 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 1,500,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
12/03/08	17	INTERNAL REVENUE SERVICE	TAX REFUND	1224-000	12,471.66		12,471.66
12/22/08	17	STATE OF ILLINOIS	STATE INCOME TAX REFUND	1224-000	1,104.00		13,575.66
		DEPARTMENT OF REVENUE					
12/31/08	18	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.49		13,576.15
01/30/09	18	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.11		13,576.26
02/27/09	18	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.10		13,576.36
03/31/09	18	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.12		13,576.48
04/30/09	18	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		13,576.78
05/06/09	18	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.06		13,576.84
05/06/09		Transfer to Acct #*****1350	Final Posting Transfer	9999-000		13,576.84	0.00

COLUMN TOTALS	13,576.84	13,576.84	0.00
Less: Bank Transfers/CD's	0.00	13,576.84	
Subtotal	13,576.84	0.00	
Less: Payments to Debtors		0.00	
Net	13,576.84	0.00	

Page Subtotals 13,576.84 13,576.84

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit 9

Case No: 08-73072 -MLB
Case Name: ANDERSON, RUSSELL W
ANDERSON, NATALIE A
Taxpayer ID No: *****8206
For Period Ending: 06/10/09

Trustee Name: DANIEL M. DONAHUE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1350 GENERAL CHECKING

Blanket Bond (per case limit): \$ 1,500,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/06/09		Transfer from Acct #*****1172	BALANCE FORWARD				0.00
05/07/09	000100	DANIEL M. DONAHUE, TRUSTEE P.O. BOX 2903 ROCKFORD, IL 61132-2903	Transfer In From MMA Account Chapter 7 Compensation/Fees	9999-000 2100-000	13,576.84		13,576.84 11,469.20
05/07/09	000101	MCGREEVY WILLIAMS	Attorney for Trustee Fees (Trustee	3110-000		1,460.00	10,009.20
05/07/09	000102	MCGREEVY WILLIAMS	Attorney for Trustee Expenses (Trus	3120-000		63.24	9,945.96
05/07/09	000103	Recovery Management Systems Corporation For GE Money Bank dba JCPENNEY REWARDS MASTERCARD 25 SE 2nd Ave Ste 1120 Miami FL 33131	Claim 000001, Payment 39.7%	7100-000		207.19	9,738.77
05/07/09	000104	Discover Bank/DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Claim 000002, Payment 39.7%	7100-000		4,192.66	5,546.11
05/07/09	000105	American Express Travel Related Svcs Co Inc Corp Card c o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Claim 000003, Payment 39.7%	7100-000		206.91	5,339.20
05/07/09	000106	Citifinancial Inc P O Box 140489 Irving TX 75014-0489	Claim 000004, Payment 39.7%	7100-000		708.17	4,631.03
05/07/09	000107	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Claim 000005, Payment 39.7%	7100-000		1,767.94	2,863.09
05/07/09	000108	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809	Claim 000006, Payment 39.7%	7100-000		2,863.09	0.00

Page Subtotals

13,576.84

13,576.84

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit 9

Case No: 08-73072 -MLB
Case Name: ANDERSON, RUSSELL W
ANDERSON, NATALIE A
Taxpayer ID No: *****8206
For Period Ending: 06/10/09

Trustee Name: DANIEL M. DONAHUE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1350 GENERAL CHECKING

Blanket Bond (per case limit): \$ 1,500,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Oklahoma City, OK 73124-8809					

COLUMN TOTALS	13,576.84	13,576.84	0.00
Less: Bank Transfers/CD's	13,576.84	0.00	
Subtotal	0.00	13,576.84	
Less: Payments to Debtors		0.00	
Net	0.00	13,576.84	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****1172	13,576.84	0.00	0.00
GENERAL CHECKING - *****1350	0.00	13,576.84	0.00
	13,576.84	13,576.84	0.00
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 0.00 0.00

Bank of America

CUSTOMER CONNECTION
BANK OF AMERICA, N.A.
DALLAS, TEXAS 75283-2406

Account Number 4429751350
01 01 148 06 M0000 E# 9
Last Statement: NEW ACCOUNT
This Statement: 05/29/2009

ESTATE OF
ANDERSON, RUSSELL W, DEBTOR
ANDERSON, NATALIE A, DEBTOR
DANIEL M. DONAHUE - TRUSTEE
08-73072
C/O GLOBAL GOVERNMENT BANKING
***** TX1-492-08-16 *****

Customer Service
1-877-757-8233

Page 1 of 2

Bankruptcy Case Number: 0873072

SPECIAL MARKETS CHECKING ACCOUNT

Account Summary Information

Statement Period 00/00/0000 - 05/29/2009	Statement Beginning Balance	.00
Number of Deposits/Credits 1	Amount of Deposits/Credits	13,576.84
Number of Checks 9	Amount of Checks	13,576.84
Number of Other Debits 0	Amount of Other Debits	.00
	Statement Ending Balance	.00
Number of Enclosures 9	Service Charge	.00

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
05/06		13,576.84	04429751172->04429751350	09925000167

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
100	2,107.64	05/12	9092541071	105	206.91	05/15	6992271231
101	1,460.00	05/12	9092541069	106	708.17	05/18	7192438179
102	63.24	05/12	9092541070	107	1,767.94	05/15	6992271233
103	207.19	05/15	6992017182	108	2,863.09	05/15	9792166107
104	4,192.66	05/18	9992547056				

Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
00/00	.00	.00	05/15	4,900.83	4,900.83
05/06	13,576.84	13,576.84	05/18	.00	.00
05/12	9,945.96	9,945.96	05/29	.00	.00